Filed 10/17/19 Entered 10/17/19 14:14: Desc Main Page 1 of 2 DISTRICT OF NEW JERSEY Caption in Compliance with D.N.J. LBR 9004-2(c) 49734 Morton & Craig LLC John R. Morton, Jr., Esq. 110 Marter Avenue Suite 301 Order Filed on October 17, 2019 by Clerk Moorestown, NJ 08057 U.S. Bankruptcy Court District of New Jersey 856-866-0100 Attorney for Santander Consumer USA Inc. Case No.: 19-11167 In Re: Adv. No.: SUSAN CALLARI Hearing Date: 10-1-19

ORDER FOR MONTHLY PAYMENTS AND STAY RELIEF UNDER CERTAIN CIRCUMSTANCES

Judge: Michael B. Kaplan

The relief set forth on the following pages, numbered two (2) is hereby **ORDERED**.

DATED: October 17, 2019

Honorable Michael B. Kaplan United States Bankruptcy Judge Susan Callari 19-11167(MBK) Order Providing for Monthly Payments for Stay Relief under Certain Circumstances Page 2

This matter having been brought on before this Court on motion for stay relief and co-debtor stay relief filed by John R. Morton, Jr., Esq., attorney for Santander Consumer USA Inc., with the appearance of Steven Abelson, Esq. on behalf of the debtor, and this order having been filed with the Court and served upon the debtor, her attorney and the non-filing co-debtor, Judith Callari under the seven day rule with no objections having been received as to the form or entry of the order, and for good cause shown;

## IT IS ORDERED:

- 1. That Santander Consumer USA Inc. is the holder of a first purchase money security interest encumbering a 2013 Honda Odyssey bearing vehicle identification number 5FNRL5H69DB060287 (hereinafter the "vehicle").
- 2. **Curing Arrears:** At the hearing, the debtor was \$1831.96 in arrears to Santander. To cure arrears, the debtor shall make cure payments of \$811.64 a month for 6 consecutive months, beginning 10-15-19. In the event the debtor fails to make any payment for a period of 30 days after it falls due (being the 15<sup>th</sup> day of each month), Santander Consumer USA Inc. shall receive stay relief as to the debtor and non-filing co-debtor, Judith Callari to repossess and sell the vehicle by filing a certification of nonpayment and serving it upon the debtor, her attorney and the non-filing co-debtor.
- 3. After curing arrears, the debtor shall make all retail installment contract payments to Santander Consumer USA Inc. when due, being the 15<sup>th</sup> day of each month. In the event the debtor fails to make any payment for a period of 30 days after it falls due, Santander Consumer USA Inc. shall receive stay relief as to the debtor and non-filing co-debtor, Judith Callari to repossess and sell the vehicle by filing a certification of nonpayment and serving it upon the debtor, her attorney and the non-filing co-debtor.
- 4. The debtor shall maintain insurance on the vehicle in accordance with the terms of the retail installment contract. In the event of a lapse of insurance for any period of time without intervening coverage, Santander Consumer USA Inc. shall receive as to the debtor and non-filing co-debtor, Judith Callari to repossess and sell the vehicle by filing a certification of lapse of insurance and serving it upon the debtor, her attorney and the non-filing co-debtor.
- 5. The debtor shall pay to Santander Consumer USA Inc. through the plan, a counsel fee of \$431 which shall be paid by the trustee as an administrative priority expense.